## Case 18-10197-amc Doc 20 Filed 02/02/18 Entered 02/03/18 01:00:06 Desc Imaged

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re: Kerim Gungor Debtor Case No. 18-10197-amc Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 2 Date Rcvd: Jan 31, 2018 Form ID: 3091 Total Noticed: 25

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2018. db +Kerim Gungor, 489 Linda Lane, Fairless Hills, PA 19030-3807 14038766 Aslan Klinc, 364 Aramingo Avenue, Clifton, NJ 07012 14038770 11 Eves Dr., Marlton, NJ 08053-3130 +Champion MTG, Citibank, MC2197 BSC, 14038772 +CitiMortgage, PO Box 6205, Sioux Falls, SD 57117-6205 +Citimortgage, Inc, PO Box 9001067, Louisville, KY 40290-1067 +Diversified, 333 N. Canyons Parkway, Suite 100, Livermore, +Tokhan Colak, 517 Brookline Blvd, Pittsburgh, PA 15226-2001 14038773 14038774 Suite 100, Livermore, CA 94551-9480 14038778 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, 14041087 Addison, Texas 75001-9013 14038781 +USDOE / Great Lakes Education Lending, PO Box 7860, Madison, WI 53707-7860 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: kashlaw@aol.com Feb 01 2018 02:17:07 ANDRE DOVER, Kashkashian & Associates, aty 10 Canal Street, Suite 204, Bristol, PA 19007 +E-mail/Text: bncnotice@ph13trustee.com Feb 01 2018 02:18:21 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229 E-mail/Text: bankruptcy@phila.gov Feb 01 2018 02:18:07 City of Philadelphia, smg City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 01 2018 02:17:36 sma Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 01 2018 02:17:49 smg U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 01 2018 02:17:38 United States Trustee, ust Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 +EDI: GMACFS.COM Feb 01 2018 02:08:00 Ally Financial, PO Box 9001951, 14038765 Louisville, KY 40290-1951 14038767 +EDI: TSYS2.COM Feb 01 2018 02:08:00 Barclay's Bank, PO Box 8801, Wilmington, DE 19899-8801 14038768 +EDI: TSYS2.COM Feb 01 2018 02:08:00 Barclays Bank, PO Box 8801, Wilmington, DE 19899-8801 +EDI: CAPITALONE.COM Feb 01 2018 02:08:00 14038769 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285 +EDI: CHASE.COM Feb 01 2018 02:08:00 Chase, 14038771 PO Box 94014, Palatine, IL 60094-4014 14038775 EDI: JEFFERSONCAP.COM Feb 01 2018 02:08:00 Jefferson Capital Systems, LLC, 16 Mcleland Road, Saint Cloud, MN 56303 E-mail/Text: camanagement@mtb.com Feb 01 2018 02:17:19 14038776 M & T Bank, Buffalo, NY 14240 14039213 +EDI: PRA.COM Feb 01 2018 02:08:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 +EDI: TFSR.COM Feb 01 2018 02:08:00 14038779 Toyota, Toyota Financing Services, PO Box 4102, Carol Stream, IL 60197-4102 +EDI: TFSR.COM Feb 01 2018 02:08:00 14038780 Toyota Motors, PO Box 4102, Carol Stream, IL 60197-4102 TOTAL: 16 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, 14038777\* ++M&T BANK. WILLIAMSVILLE NY 14221-7748 (address filed with court: M&T Bank, PO Box 844, Buffalo, NY 14240) 14038782\* +USDOE/ Great Lakes Education Lending, PO Box 7860, Madison, WI 53707-7860 TOTALS: 0, \* 2, ## 0

Addresses marked  $^{\prime}+^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2018 Signature: /s/Joseph Speetjens

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Form ID: 309I Total Noticed: 25

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on January 30, 2018 at the address(es) listed below:

ANDRE DOVER on behalf of Debtor Kerim Gungor kashlaw@aol.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 3

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Information to identify the case:						
Debtor 1	Kerim Gungor	Social Security number or ITIN xxx-xx-4459				
	First Name Middle Name Last Name	EIN				
Debtor 2	·	Social Security number or ITIN				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 1/11/18				
Case number: 18	3–10197–amc					

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Kerim Gungor	
2.	All other names used in the last 8 years		
3.	Address	489 Linda Lane Fairless Hills, PA 19030	
4.	<b>Debtor's attorney</b> Name and address	ANDRE DOVER Kashkashian & Associates 10 Canal Street Suite 204 Bristol, PA 19007	Contact phone 215–781–19007 Email: <u>kashlaw@aol.com</u>
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 1/31/18

For more information, see page 2

Debtor Kerim Gungor Case number 18–10197–amc

7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 7, 2018 at 9:00 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or  • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 5/6/18	
		Deadline for all creditors to file a proof of clain (except governmental units):	າ Filing deadline: 3/22/18	
		Deadline for governmental units to file a proof claim:	of Filing deadline: 7/10/18	
Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof www.uscourts.gov or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on you a proof of claim even if your claim is listed in the schedules that the debtor file Secured creditors retain rights in their collateral regardless of whether they ficalism submits the creditor to the jurisdiction of the bankruptcy court, with core For example, a secured creditor who files a proof of claim may surrender implications.		not be paid on your claim. To be paid, you must file hat the debtor filed.  If whether they file a proof of claim. Filing a proof of y court, with consequences a lawyer can explain.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the hearing on confirmation will be held on: 3/27/2018 at 10:0 Street, Philadelphia, PA 19107	ne trustee of 1000.00 per month for 60 months. The 10 AM Location:Courtroom #5 – 900 Market	
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property		The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must receive the objection by the deadline to object to	debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge ust file a motion. The bankruptcy clerk's office	